

Table I.A.2.f Percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2018

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 74.8% | 50.5% | 77.7% | 86.7% | 91.5% | 83.6% | 62.4% | 86.0% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 67.5% | 52.3% | -- | 84.1% | 92.1% | 95.7% | 62.1% | 89.1% |
| Mining and manufacturing | 79.3% | 51.9% | 92.3% | 93.6% | 93.9% | 72.4% | 74.3% | 85.6% |
| Construction | 77.0% | 62.6% | 88.5% | 91.0% | 92.0% | 90.6% | 74.3% | 90.2% |
| Utilities and transp. | 70.5% | 55.8% | 63.7% | 87.8% | 91.5% | 66.8% | 62.2% | 75.3% |
| Wholesale trade | 74.3% | 53.4% | 79.4% | 91.4% | 89.8% | 75.3% | 67.3% | 82.1% |
| Fin. svcs. and real estate | 78.7% | 54.3% | 74.9% | 85.9% | 89.8% | 86.5% | 61.7% | 87.1% |
| Retail trade | 85.0% | 60.5% | 90.3% | 91.6% | 97.8% | 87.4% | 73.5% | 89.6% |
| Professional services | 66.3% | 43.7% | 71.7% | 81.5% | 87.3% | 76.8% | 54.7% | 80.2% |
| Other services | 75.2% | 48.2% | 71.1% | 84.0% | 93.9% | 90.2% | 58.9% | 90.9% |
| Ownership | | | | | | | | |
| For profit, incorporated | 75.8% | 50.7% | 80.0% | 88.6% | 92.0% | 83.3% | 63.8% | 85.7% |
| For profit, unincorporated | 75.6% | 56.1% | 81.4% | 90.4% | 94.2% | 84.7% | 65.6% | 88.6% |
| Nonprofit | 67.2% | 36.0% | 53.4% | 69.9% | 88.0% | 84.6% | 45.4% | 84.6% |
| Age of firm | | | | | | | | |
| Less than 5 years | 58.1% | 44.1% | 80.3% | 84.6% | 92.2% | 98.2% | 53.5% | 88.7% |
| 5-9 years | 64.4% | 46.3% | 76.2% | 93.5% | 94.3% | 93.9% | 57.9% | 93.7% |
| 10-19 years | 70.4% | 53.3% | 77.8% | 87.5% | 90.3% | 92.8% | 63.9% | 90.2% |
| 20 or more years | 79.1% | 53.4% | 77.4% | 85.5% | 91.5% | 83.1% | 65.8% | 85.4% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 85.7% | 54.5% | 84.6% | 86.2% | 91.9% | 83.6% | 82.6% | 85.9% |
| 1 location only | 63.3% | 50.5% | 76.9% | 86.9% | 88.4% | 84.8% | 60.8% | 87.7% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 74.5% | 39.8% | 63.0% | 79.2% | 93.9% | 88.5% | 51.3% | 89.4% |
| 25-49 % | 80.9% | 45.7% | 70.3% | 84.0% | 96.6% | 90.1% | 60.2% | 91.4% |
| 50-74 % | 78.0% | 55.7% | 74.5% | 87.8% | 92.7% | 90.9% | 62.9% | 91.5% |
| 75% or more | 73.6% | 50.4% | 79.8% | 87.3% | 90.4% | 80.7% | 63.1% | 83.9% |
| Union presence | | | | | | | | |
| No union employees | 74.9% | 50.4% | 77.8% | 86.8% | 91.8% | 86.3% | 62.4% | 88.0% |
| Has union employees | 74.0% | 53.5% | 75.6% | 83.1% | 86.4% | 74.8% | 62.6% | 76.1% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 81.8% | 40.9% | 76.1% | 86.6% | 96.0% | 91.2% | 56.8% | 92.4% |
| Less than 50% low-wage | 73.3% | 51.7% | 77.9% | 86.7% | 89.9% | 81.2% | 63.1% | 84.0% |
| Percent women employees | | | | | | | | |
| Less than 25% | 71.2% | 49.3% | 81.2% | 90.5% | 90.8% | 78.5% | 63.5% | 84.8% |
| 25-49 % | 75.3% | 62.8% | 73.9% | 89.2% | 89.4% | 74.3% | 70.0% | 78.9% |
| 50-74 % | 75.1% | 41.9% | 77.5% | 82.3% | 93.1% | 87.1% | 54.9% | 88.0% |
| 75% or more | 78.0% | 54.1% | 75.6% | 83.5% | 91.9% | 90.7% | 63.2% | 90.6% |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 78.3% | 54.0% | 79.4% | 87.1% | 92.9% | 87.9% | 66.3% | 89.2% |
| 25-49 % | 79.2% | 64.2% | 73.6% | 86.7% | 91.2% | 80.2% | 71.3% | 83.1% |
| 50-74 % | 68.1% | 49.9% | 76.4% | 84.3% | 85.8% | 79.4% | 58.8% | 82.4% |
| 75% or more | 47.8% | 30.2% | 84.2% | 89.4% | 93.9% | 83.9% | 38.9% | 89.7% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.A.2.f Standard errors for percent of private-sector establishments that offer health insurance that required a waiting period before new employees were eligible for health insurance by firm size and selected characteristics: United States, 2018

| Characteristics | Total | Less than 10 employees | 10-24 employees | 25-99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|-----------------------------------|-------|------------------------|-----------------|-----------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.65% | 1.67% | 1.42% | 0.80% | 0.63% | 0.79% | 1.15% | 0.54% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 7.24% | 11.07% | -- | 10.08% | 4.61% | 4.01% | 8.80% | 6.12% |
| Mining and manufacturing | 2.43% | 7.43% | 2.34% | 2.19% | 1.48% | 3.46% | 3.97% | 1.71% |
| Construction | 2.92% | 5.27% | 3.21% | 1.96% | 2.39% | 3.42% | 3.43% | 1.99% |
| Utilities and transp. | 3.34% | 10.56% | 10.55% | 3.82% | 3.17% | 4.05% | 6.99% | 3.00% |
| Wholesale trade | 2.50% | 6.77% | 4.33% | 2.04% | 3.04% | 2.85% | 4.21% | 1.88% |
| Fin. svcs. and real estate | 1.73% | 5.39% | 5.29% | 2.85% | 1.86% | 1.61% | 4.10% | 1.22% |
| Retail trade | 1.41% | 5.63% | 3.32% | 2.16% | 0.72% | 1.64% | 3.46% | 1.28% |
| Professional services | 1.35% | 2.78% | 2.86% | 1.77% | 1.43% | 1.93% | 2.06% | 1.28% |
| Other services | 1.44% | 3.70% | 3.32% | 1.77% | 0.98% | 1.40% | 2.50% | 0.91% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.77% | 2.06% | 1.67% | 0.93% | 0.79% | 0.89% | 1.40% | 0.65% |
| For profit, unincorporated | 1.67% | 3.53% | 3.08% | 1.62% | 1.27% | 2.30% | 2.58% | 1.40% |
| Nonprofit | 1.84% | 5.03% | 4.61% | 2.86% | 1.59% | 2.34% | 3.31% | 1.30% |
| Age of firm | | | | | | | | |
| Less than 5 years | 3.06% | 4.12% | 4.10% | 3.27% | 2.46% | 1.05% | 3.40% | 2.61% |
| 5-9 years | 2.90% | 4.36% | 4.61% | 1.64% | 2.15% | 3.69% | 3.35% | 1.53% |
| 10-19 years | 1.82% | 3.30% | 2.96% | 1.72% | 1.83% | 1.85% | 2.28% | 1.23% |
| 20 or more years | 0.68% | 2.54% | 1.87% | 1.06% | 0.72% | 0.82% | 1.57% | 0.60% |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.57% | 14.54% | 3.39% | 1.46% | 0.70% | 0.79% | 2.46% | 0.58% |
| 1 location only | 1.11% | 1.69% | 1.53% | 0.93% | 1.26% | 3.80% | 1.21% | 1.06% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 2.43% | 8.04% | 6.95% | 3.95% | 2.00% | 2.34% | 5.06% | 1.72% |
| 25-49 % | 2.09% | 7.94% | 5.59% | 2.93% | 1.04% | 2.34% | 4.61% | 1.52% |
| 50-74 % | 1.70% | 4.14% | 4.20% | 2.18% | 1.57% | 1.96% | 3.00% | 1.35% |
| 75% or more | 0.78% | 1.94% | 1.60% | 0.93% | 0.80% | 0.99% | 1.34% | 0.67% |
| Union presence | | | | | | | | |
| No union employees | 0.69% | 1.70% | 1.44% | 0.81% | 0.64% | 0.79% | 1.16% | 0.52% |
| Has union employees | 2.01% | 9.50% | 8.91% | 4.63% | 3.02% | 2.12% | 6.97% | 1.89% |
| Percent low-wage employees | | | | | | | | |
| 50% or more low-wage | 1.43% | 4.97% | 4.59% | 1.97% | 0.76% | 1.17% | 3.52% | 0.79% |
| Less than 50% low-wage | 0.73% | 1.77% | 1.50% | 0.88% | 0.81% | 0.97% | 1.21% | 0.66% |
| Percent women employees | | | | | | | | |
| Less than 25% | 1.36% | 2.76% | 2.26% | 1.23% | 1.32% | 1.90% | 1.93% | 1.09% |
| 25-49 % | 1.36% | 4.12% | 3.26% | 1.62% | 1.77% | 1.96% | 2.60% | 1.44% |
| 50-74 % | 1.25% | 3.39% | 3.53% | 1.84% | 0.91% | 1.16% | 2.50% | 0.87% |
| 75% or more | 1.28% | 3.46% | 2.77% | 1.82% | 1.18% | 1.35% | 2.34% | 0.89% |
| Percent age 50 or older employees | | | | | | | | |
| Less than 25% | 0.91% | 2.51% | 1.92% | 1.15% | 0.80% | 1.08% | 1.62% | 0.71% |
| 25-49 % | 0.95% | 3.73% | 2.69% | 1.39% | 1.06% | 1.25% | 2.09% | 0.93% |
| 50-74 % | 1.97% | 3.82% | 4.31% | 2.24% | 2.46% | 2.75% | 2.88% | 1.71% |
| 75% or more | 3.01% | 3.55% | 4.60% | 3.20% | 2.27% | 4.87% | 3.31% | 2.36% |

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2018 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

-- Data suppressed due to high standard errors or few reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.